

Timeline for the Start of the Medicare “Part D” R^X Drug Plan

October 1, 2005: Prescription plans approved by Centers for Medicare and Medicaid Services (CMS) are allowed to begin direct advertising to Medicare recipients.

Prior to November 15, 2005: All Medicare recipients who have prescription drug coverage through other health insurers (i.e. Veterans’ Administration, employers or unions) will receive notice from their insurer. If their insurance is considered by CMS at least as good as standard Medicare coverage (“creditable”), they do not have to enroll in Medicare D, and may enroll later with no penalty. If their insurance is considered not as good (“not creditable”), they must enroll during the Initial Enrollment Period or face a penalty.

November 15, 2005: The Initial Enrollment Period (IEP) begins for all Medicare recipients.

January 1, 2006: Coverage begins for those who have enrolled through December 31. All dual eligibles (those who receive both MaineCare and Medicare) will be automatically enrolled in a Medicare-approved plan if they have not yet chosen one.

May 15, 2006: End of Initial Enrollment Period. Those who have not enrolled will incur a 1% penalty for each month they enroll after this date. The penalty is permanent and will remain with that recipient for the rest of their enrollment in a Medicare Rx plan.

November 15- December 31, 2006: Annual Enrollment Period for 2006. It will occur each year from November 15 to December 31. This is the only time that recipients can change from one plan to another. (Newly eligible Medicare recipients will be given an enrollment period of several months around their 65th birthday).